

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Crystal Morris Polk
 , Debtor**

**Case No. 25-00247-JAW
CHAPTER 13**

SECOND ACCOUNTING OF ATTORNEY'S FEES EXHIBIT B

Attorney's Fees	Expenses	Total Fees/Expenses	Docket #	Date of Order
\$2,208.00	\$46.35	\$2,254.35	22	3/31/2025
\$1,277.50	\$45.93	\$1,323.43	n/a	n/a
\$3,485.50	\$92.28	\$3,577.78		



INVOICE

Invoice # 7595
 Date: 02/24/2025
 Due On: 03/26/2025

The Rollins Law Firm, PLLC

P.O. Box 13767
 Jackson, MS 39236
 United States

Crystal Morris Polk

05641-Polk Crystal Morris

Services

Type	Attorney	Date	Notes	Quantity	Rate	Total
Service	BM	10/24/2024	Contact Debtor (Text/Email): Drafted text to debtor requesting their full legal name and social security number to pull their credit report.	0.10	\$155.00	\$15.50
Service	BM	10/24/2024	Review email from debtor: Received email from debtor with full legal name and social security number to pull credit report.	0.10	\$155.00	\$15.50
Service	BM	10/24/2024	Draft email to client to review credit report and provide us with a any debts not included in the report	0.10	\$155.00	\$15.50
Service	BM	10/28/2024	Review email from debtor: Received email from debtor inquiring if she could drop off her paperwork either today or tomorrow. Responded to debtor to clarify which office she would like to go to and offered some appointment times.	0.10	\$155.00	\$15.50
Service	VM	10/28/2024	Contact Debtor (Text/Email): Reviewed debtors credit report in search of student loans. Found student loans and drafted email to debtor with instructions on how to get us the documents for filing.	0.10	\$100.00	\$10.00
Service	SA	10/29/2024	In-Office Conference: Client came in to drop off general information packet, bank statements, paystubs, and student loan information. Reviewed	0.50	\$100.00	\$50.00

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and organized all; emailed to VM						
Service	VM	10/31/2024	Reviewed and organized requested student loan document from debtor that was brought in during document drop off appointment	0.10	\$100.00	\$10.00
Service	VM	10/31/2024	Contact Debtor (Text/Email): Review of all documents (information packet, pay stubs,, bank statements, drivers licenses, and social security cards) to ensure we have all documents for attorney to prepare case. Drafted email to debtor with the list.	0.90	\$100.00	\$90.00
Service	VM	11/04/2024	Contact Debtor (Text/Email): Drafted email to debtor to send txt NSLDS file.	0.10	\$100.00	\$10.00
Service	VM	11/04/2024	Review email from debtor: Reviewed statements and paystubs debtor sent that was requested by us, updated documents and determined what was still needed. Drafted email to debtor requested tax returns and bank statements	0.40	\$100.00	\$40.00
Service	VM	11/05/2024	Reviewed and organized requested student loan document from email sent by debtor.	0.10	\$100.00	\$10.00
Service	VM	11/06/2024	Review email from debtor: Reviewed email from debtor, updated bank statement and complaint from debtor.	0.20	\$100.00	\$20.00
Service	BM	11/06/2024	Reviewed file to determine if we have all documents needed for attorney review: information on sold vehicle and pay stubs still needed. Sent list to legal assistant.	0.30	\$155.00	\$46.50
Service	VM	11/08/2024	Contact Debtor (Text/Email): Reviewed debtors harvesting documents task to determine if more information was needed, determined there was so I drafted an email to be sent.	0.20	\$100.00	\$20.00
Service	VM	11/13/2024	Reviewed email from debtor, asked her to provide documents for additional pay. Added Beyond Finance payments in General Information Packet as well.	0.20	\$100.00	\$20.00
Service	VM	11/14/2024	Review email from debtor: Reviewed documents debtor sent for expense reports, organized and uploaded into	0.20	\$100.00	\$20.00

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			folder. Drafted memo to BM for review.			
Service	VM	11/15/2024	Review email from debtor: Reviewed email from debtor informing me she received a Intent to Repossess letter, uploaded and made note for case administrator	0.10	\$100.00	\$10.00
Service	BM	11/15/2024	Review of all documents (information packet, pay stubs, tax returns, bank statements, drivers license, and social security card) to ensure we have all documents for attorney to prepare case. Sent file to attorney.	0.20	\$155.00	\$31.00
Service	VM	11/17/2024	Review email from debtor: Reviewed email from debtor, she informed me she could not catch up with her car payments, updated harvesting document task.	0.10	\$100.00	\$10.00
Service	BM	11/18/2024	Input Case - prepare petition, research social security number on PACER, review and select debts to import from credit report, add debts in information packet not on credit report. Began preparation of Schedule A/B, SOFA, Schedule I/J, Form 12	0.90	\$155.00	\$139.50
Service	VM	11/19/2024	Contact Debtor (Text/Email): Drafted email to debtor sending them the matrix to confirm their creditors.	0.10	\$100.00	\$10.00
Service	VM	11/19/2024	Reviewed documents provided by debtor, including bank statements and paystubs. Determined which statements needed updating as well as what paystub needed updating	0.20	\$100.00	\$20.00
Service	JAC	11/20/2024	Input Case - review & revise draft petition, schedules prepared by bm. calculate deductions for pay, prepare I, MT	0.50	\$360.00	\$180.00
Service	VM	11/21/2024	Review email from debtor: Reviewed email from debtor, determined there are debts she would like to add to the Matrix, requested she send debts obtained for each debt.	0.10	\$100.00	\$10.00
Service	BB	11/21/2024	Contact Debtor (Text/Email): Drafted email to debtor with list of documents needed for filing and providing the information for the credit counseling course.	0.10	\$100.00	\$10.00

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Service	VM	11/22/2024	Contact Debtor (Text/Email): Drafted email to debtor with updated list of documents needed for filing.	0.10	\$0.00	\$0.00
Service	BB	11/22/2024	Contact Debtor (Text/Email): Reviewed email from debtor inquiring what PSA stands for in response to my previous email. Drafted email to debtor explaining.	0.10	\$100.00	\$10.00
Service	BB	11/25/2024	Review and organize documents provided by debtor: Reviewed email from debtor with divorce judgment and mutual credit union loan agreement. Reviewed and organized.	0.10	\$100.00	\$10.00
Service	BB	11/25/2024	Contact Debtor (Text/Email): Reviewed credit counseling website to confirm the debtor has yet to complete the course. Drafted email to debtor requesting she complete the course as soon as possible.	0.10	\$100.00	\$10.00
Service	BB	11/25/2024	Review email from debtor: Reviewed email from debtor stating she will be completing her credit course today.	0.10	\$0.00	\$0.00
Service	JAC	11/25/2024	Review documents submitted for credit union, not the contract. Send task to vm explaining what it is we need	0.20	\$0.00	\$0.00
Service	VM	11/27/2024	Contact Debtor (Text/Email): Drafted email to debtor to request what was received from Snap on loan for input.	0.10	\$100.00	\$10.00
Service	VM	11/27/2024	Contact Debtor (Text/Email): Drafted email to debtor to request additional documents/information needed for attorney review.	0.10	\$100.00	\$10.00
Service	VM	11/27/2024	Contact Debtor (Text/Email): Requested update on bank statements and paystubs requested	0.10	\$0.00	\$0.00
Service	VM	12/02/2024	Review email from debtor: Reviewed snap finance contract from debtor, updated information that was needed regarding snap finance loan.	0.20	\$0.00	\$0.00
Service	VM	12/02/2024	Review email from debtor: Reviewed email from debtor in regards to her being unable to obtain mutual Credit loan information. Informed her to try calling/emailing	0.10	\$100.00	\$10.00
Service	BM	12/03/2024	Added additional debts provided by	0.10	\$155.00	\$15.50

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debtor to schedules.						
Service	VM	12/09/2024	Reviewed email from debtor regarding awaiting response from mutual credit bank, drafting email.	0.10	\$100.00	\$10.00
Service	VM	12/09/2024	Contact Debtor (Text/Email): Reviewed debtors file to determine which documents are needed for the new month. Updated list of documents needed for filing. Drafted email to debtor with updated list.	0.20	\$100.00	\$20.00
Service	VM	12/13/2024	Review email from debtor: Reviewed email from debtor containing bank statements and paystubs needed, uploaded and updated tasks.	0.50	\$0.00	\$0.00
Service	JAC	12/17/2024	Update treatment to CU debt. Calculate current income and deductions for MT & I/J. Calculate plan pmt	0.30	\$360.00	\$108.00
Service	JAC	12/17/2024	Draft email to debtor with bankruptcy options	0.20	\$0.00	\$0.00
Service	VM	12/17/2024	Reviewed debtors file to determine which documents are needed for the new month. Updated list of documents needed for filing.	0.20	\$100.00	\$20.00
Service	KR	12/18/2024	Call Debtor: Telephone conference with debtor about the option for chapter 13; she is not sure if she wants to proceed with the chapter 13. She was counting on the chapter 7; she wanted to know the income; reviewed schedule I and informed her of the calculations; she said they sounded correct since she is salary; she is going to take the weekend to think about it and let me know next week.	0.20	\$155.00	\$31.00
Service	KR	12/19/2024	Review email from debtor: Reviewed email from debtor stating that she will not be proceeding with the filing of chapter 13	0.10	\$155.00	\$15.50
Service	KR	01/02/2025	Contact Debtor (Text/Email): Reviewed email memo from JAC re refund; drafted email to debtor about the refund and the use of the funds	0.10	\$155.00	\$15.50
Service	KR	01/03/2025	Review email from debtor: Reviewed email from debtor stating that she might change her mind about filing	0.10	\$155.00	\$15.50

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			and inquired if she filed, could she sell her vehicle; drafted email to debtor informing her of the process of selling a car while in bankruptcy			
Service	KR	01/08/2025	Review email from debtor: Reviewed email from debtor about filing bankruptcy with surrendering her car; telephone conference with debtor about surrendering her car and still filing but would like to know her options; she would also wanted to know if this would cause issues resigning her lease in July; informed her I will get with the attorney to see her options and to contact the apartment complex to see if this will cause any issues; drafted email memo to JAC re: plan options	0.20	\$155.00	\$31.00
Service	JAC	01/08/2025	review email from KR re: Δ wanting to surrender vehicle. Review Δs clto to see where Δ is in process. Need updated docs to run options of surrendering. ALL tasks were marked as complete bc Δ decided to not file	0.20	\$0.00	\$0.00
Service	KR	01/08/2025	Review email from Attorney: Reviewed email memo from JAC re: plan options; created task for VM to gather all updated documents to analyze her plan options with surrendering of the vehicle	0.10	\$155.00	\$15.50
Service	KR	01/10/2025	Review email from debtor: Reviewed email from debtor about the unsecured percentage; drafted email to debtor informing her of the updated docs needed to analyze to surrender the vehicle and that the first plan options included the amount of the unsecured that she is responsible for and the remaining percentage would be discharge and not owed.	0.10	\$155.00	\$15.50
Service	KR	01/17/2025	Review email from debtor: Reviewed email from debtor with updated bank statements and paystubs; organized and merged statements for 6 accounts and the pay for December; drafted email memo to JAC re: input with surrendering the vehicle	0.30	\$155.00	\$46.50
Service	KR	01/21/2025	Review email from debtor: Reviewed email from debtor requesting an update; drafted email to debtor informing her that we have provided	0.10	\$155.00	\$15.50

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			all the documents to the attorney and will let her know if we need anything else			
Service	JAC	01/22/2025	Input Case - update MT, I for Jan signing. Calculate plan pmt to surrender vehicle.	0.20	\$360.00	\$72.00
Service	KR	01/22/2025	Contact Debtor (Text/Email): Reviewed email memo from JAC re: plan option; drafted email to debtor with the plan option surrendering her vehicle;	0.10	\$155.00	\$15.50
Service	KR	01/22/2025	Review email from debtor: Reviewed email from debtor stating that she wants to keep her car but needs to know what to do to file a chapter 13; drafted email to debtor inquiring if she is wanting to move forward with the original plan option.	0.10	\$155.00	\$15.50
Service	KR	01/23/2025	Review email from debtor: Reviewed email from debtor stating that she would like to proceed with the filing of the original plan option; drafted email memo to JAC informing her she does not want to surrender the vehicle but would like to file the original plan	0.10	\$155.00	\$15.50
Service	JAC	01/23/2025	Input case - update plan pmt to keep vehicle. Email to KR to go over w/Δ	0.20	\$0.00	\$0.00
Service	KR	01/23/2025	Contact Debtor (Text/Email): Reviewed email memo from JAC re: plan payment; drafted email to the debtor informing her based on the updated documents her 6 month income has increased and provided the increased plan payment amount and inquire if she would like to proceed.	0.10	\$155.00	\$15.50
Service	KR	01/24/2025	Review email from debtor: Reviewed email from debtor stating that her income has not increased she just received her yearly bonus since the company she works for reached their goal; drafted email to debtor informing her that the income is based off the last six months and it has to be included. -kr	0.10	\$155.00	\$15.50
Service	KR	01/24/2025	Review email from debtor: Reviewed email from debtor stating that she would like to proceed with the filing of the chapter 13; drafted email to	0.10	\$155.00	\$15.50

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			debtor informing her I will inform the attorney and someone from our office will be reaching out to her to start the next step; drafted email memo to JAC re: chapter 13 filing			
Service	BM	01/24/2025	Drafted and emailed Ch 13 Fee Agreement (this fee agreement is to supersede the prior generic bankruptcy fee agreement previously signed by the client)	0.10	\$0.00	\$0.00
Service	BM	01/27/2025	Contact Debtor (Text/Email): Text thread with debtor to reschedule signing	0.10	\$0.00	\$0.00
Service	JAC	01/29/2025	Prepare Signing Docs	0.20	\$360.00	\$72.00
Service	TR	01/30/2025	Conference w/ client to review and sign petition schedules statement and plan - discuss duties while in bankruptcy - additional time was spent discussing strategy for dealing with money pit car, and a recent change in income due to promotion	1.00	\$360.00	\$360.00
Service	JAC	01/30/2025	Prepare the petition, schedules, forms to file with the court. Download, review, & import CCC to best case. File everything with Court.	0.40	\$360.00	\$144.00
Service	BB	01/30/2025	Contact Debtor (Text/Email): Drafted text to debtor informing them of their case number and advising them to continue sending in pay stubs and bank statements until told otherwise.	0.10	\$100.00	\$10.00
Service	BB	01/31/2025	Contact Debtor (Text/Email): Reviewed plan to determine plan payment; drafted email to debtor informing them of their plan payment and information on what to do/expect after filing. Drafted email to debtor informing them of their case number and sending them a yellow page.	0.10	\$100.00	\$10.00
Service	BB	01/31/2025	Reviewed debtor's plan to determine if plan payments are by wage order or direct pay. Assigned instructions to legal assistant to follow up to make sure wage order paying.: Reviewed debtor's plan to determine if plan payments are by wage order or direct pay. Assigned task list.	0.10	\$100.00	\$10.00
Service	JAC	02/01/2025	Review: 25-00247-JAW Meeting of	0.20	\$0.00	\$0.00

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Creditors Chapter 13 Document# 10						
Service	JAC	02/01/2025	Prepare notice of filing plan, review plan to determine creditors in 3.2/3.4	0.20	\$0.00	\$0.00
Service	KR	02/03/2025	Reviewed Notice of Filing and Plan; combined Notice and Plan to one pdf and converted to format in preparation for upload to CertificateofService.com.	0.20	\$0.00	\$0.00
Service	KR	02/03/2025	Reviewed Declaration of Mailing Notice of Plan received from CertificateofService.com and prepared for filing with the Court.	0.10	\$155.00	\$15.50
Service	BB	02/03/2025	Contact Debtor (Text/Email): Drafted text message to debtor informing them of the date and time of their meeting of creditors. Inquired as to a date and time for us to conduct a test meeting.	0.10	\$100.00	\$10.00
Service	JAC	02/04/2025	Review: 25-00247-JAW Order Upon Employer Directing Deductions from Pay Document# 13	0.10	\$0.00	\$0.00
Service	BB	02/04/2025	Contact Debtor (Text/Email): Drafted text to debtor inquiring after clarification on how they would like to attend their meeting of creditors.	0.10	\$0.00	\$0.00
Service	BB	02/05/2025	Contact Debtor (Text/Email): Reviewed Best Case and gathered the filed Wage Order document. Drafted email to debtor providing their wage order and informed them of the procedure and how they can monitor their payments.	0.10	\$100.00	\$10.00
Service	BB	02/05/2025	Contact Debtor (Text/Email): Reviewed text from debtor stating she was unaware there was an option on how to attend the meeting of creditors. Drafted text to debtor informing her of why we have different options and inquired how she would like to attend.	0.10	\$100.00	\$10.00
Service	BM	02/07/2025	Review: Proof of Claim 25-00247-JAW MOHELA on behalf of Document # 1	0.10	\$155.00	\$15.50
Service	BM	02/07/2025	Review: Proof of Claim 25-00247-JAW MOHELA on behalf of Document # 4	0.10	\$155.00	\$15.50

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Service	BM	02/07/2025	Review: Proof of Claim 25-00247-JAW MOHELA on behalf of Document # 3	0.10	\$155.00	\$15.50
Service	BM	02/07/2025	Review: Proof of Claim 25-00247-JAW MOHELA on behalf of Document # 2	0.10	\$155.00	\$15.50
Service	BB	02/07/2025	Review and organize documents provided by debtor: Reviewed schedules and statements for sources of income and financial accounts. Reviewed and organized all bank statements, taxes, ID, and pay into Trustee documents file. Reviewed and organized Trustee documents into the Trustee website.	0.40	\$100.00	\$40.00
Service	KR	02/10/2025	CPA - Prepare and file certificate of compliance re: payment advices sent to Trustee: Drafted and prepared the Certificate of Compliance - Payment Advices Filed with Trustee for upload to the court	0.10	\$0.00	\$0.00
Service	BM	02/12/2025	Review: Proof of Claim 25-00247-JAW Wells Fargo Bank N.A., d/b/a Wells Fargo Auto Document # 5. Sent to attorney for further review.	0.10	\$0.00	\$0.00
Service	BM	02/12/2025	Review: Proof of Claim 25-00247-JAW Law Office of Rusty Williard Document # 6	0.10	\$155.00	\$15.50
Service	JAC	02/14/2025	Review: Proof of Claim 25-00247-JAW Wells Fargo Bank N.A., d/b/a Wells Fargo Auto Document # 5	0.20	\$0.00	\$0.00
Service	TR	02/21/2025	Review and revise itemizations	0.20	\$0.00	\$0.00
Service	BB	02/21/2025	Contact Debtor (Text/Email): Drafted email to debtor inquiring if their employer has started garnishing their wages for their payments.	0.10	\$100.00	\$10.00
Service	JC	02/24/2025	Created draft invoice, reviewed for credit report, credit counseling, and filing fee entries, and gathered additional information to obtain cost of mailing estimate.	0.20	\$0.00	\$0.00
Services Subtotal						\$2,208.00

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Expenses

Type	Date	Notes	Quantity	Rate	Total
Expense	02/03/2025	Mailing Expense (certificateofservice.com)	1.00	\$15.45	\$15.45
Expense	02/24/2025	Mailing Expense - Fee Application: Mailing Expense - 1st Fee Application Estimate	1.00	\$30.90	\$30.90
Expenses Subtotal					\$46.35

Time Keeper	Position	Quantity	Rate	Total
Jennifer Curry Calvillo	Attorney	1.6	\$360.00	\$576.00
Jennifer Curry Calvillo	Attorney	1.5	\$0.00	\$0.00
Thomas Rollins	Attorney	1.0	\$360.00	\$360.00
Thomas Rollins	Attorney	0.2	\$0.00	\$0.00
Shaton Andrews	Non-Attorney	0.5	\$100.00	\$50.00
Brooke Brueland	Non-Attorney	1.5	\$100.00	\$150.00
Brooke Brueland	Non-Attorney	0.2	\$0.00	\$0.00
Jacki Curry	Non-Attorney	0.2	\$0.00	\$0.00
Vanessa Martinez	Non-Attorney	3.9	\$100.00	\$390.00
Vanessa Martinez	Non-Attorney	0.9	\$0.00	\$0.00
Breanne McDaniel	Non-Attorney	2.4	\$155.00	\$372.00
Breanne McDaniel	Non-Attorney	0.3	\$0.00	\$0.00
Kerri Rodabough	Non-Attorney	2.0	\$155.00	\$310.00
Kerri Rodabough	Non-Attorney	0.3	\$0.00	\$0.00
Subtotal				\$2,254.35
Total				\$2,254.35

Detailed Statement of Account**Current Invoice**

Invoice Number	Due On	Amount Due	Payments Received	Balance Due
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7595	03/26/2025	\$2,254.35	\$0.00	\$2,254.35
Outstanding Balance				\$2,254.35
Total Amount Outstanding				\$2,254.35

2/24/25, 9:09 AM

Cost Estimator

Please fill out the fields below to get an estimate of what your mailing project will cost.

1 How many PAGES are in the document(s) you intend to upload? pages
Our rate is dependant on the number of pages you are intending to upload.
 Simply look at the page count in your pdf document(s) and input that number
 of pages in the box at right.

2 How many parties will be receiving your documents? parties
This is another way of asking how many envelopes will we have to stuff?

3 We will print on both sides of the sheet.
We print on both sides of the sheet to reduce cost and weight.
 Printing on only one side of the sheet will quickly increase
 the cost of the postage incurred.

4 We will print your documents 1 page per side.

Disclaimer & User Agreement:

By clicking on the 'Get Estimate' button below, you (hereafter "User") agree to the following terms and conditions. This quote is for estimation purposes and is not a guarantee of cost for services. Quote is based on current information from User about the mailing project requirements. It does not constitute a review by BK Attorney Services, LLC for pricing on the actual cost of mailing a particular project. Many factors may or may not be known at the time of obtaining the estimate. Changes in addresses, changes in documents, international mail costs and other factors all

Results will output below.

Print rate charge includes (1) the preparation and printing of the documents for mailing, (2) the preparation and printing of the necessary envelopes for the mailing, (3) the folding and insertion of the documents into the envelope, (4) the sealing of the envelope, (5) the affixing of the proper first class postage on the envelope, (6) pre-sorting the envelopes for delivery to the USPS - Business Mail Entry Unit, and (7) the preparation and electronic delivery of our proof of service document for filing on Pacer/ECF.

52.5

Date and Time:	Mon Feb 24 2025 09:09:22 GMT-0600 (Central Standard Time)	
Total Pages to Print:	105	
Sheets Per Envelope	3.5	
First Class Postage Rate	\$ 0.73	
Print Rate:	\$ 0.19	
Printing Cost:	\$	19.95
Postage Cost:	\$	10.95
Total Cost:	\$	30.9